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ABSTRACT

This competency-based preservice home economics teacher education module on consumer legislative issues is the second in a set of seven modules on consumer education related to management. (This set is part of a larger series of sixty-seven modules on the Management Approach to Teaching Consumer and Homemaking Education [MATCHE]--see CE 019 901-967.) Following the module objective and overview, two units of instruction are presented: (1) consumer information sources and legislative history (includes lessons on consumer information sources and legislative history (includes lessons on consumer information and legislative sources and the history of consumer legislation), and (2) analysis of consumer legislation (includes lessons on analysis and contacting legislators). Each lesson includes a narrative summary, suggested activities, and suggested resources (readings). Progress tests for the two units are also included. A module pre/posttest (with answer key) concludes the document. (Workshop proceedings relating to the development of these modules are available in the ERIC system as CE 019 896-899; also available is a module on utilizing FHA-HERO as an instructional strategy to expand and strengthen the home economics instructional programs [CE 019 900].) (JH)

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CONSUMER APPROACH STRAND:

MANAGEMENT

MODULE I-F-2 CONSUMER LEGISLATIVE ISSUES

1978

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Bureau of Homemaking Education
Vocational Education
California State Department of Education
Sacramento

CE 019 926

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
NATIONAL INSTITUTE OF EDUCATION

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MATCHE

Management Approach to Teaching Consumer and Homemaking Education

MATCHE is an individualized, competency-based preservice curriculum designed for home economics education students at the preprofessional, upper division level. MATCHE is a comprehensive curriculum based on selected objectives which give emphases in three areas: 1) consumer approach to homemaking education, 2) teaching home economics in economically depressed areas, and 3) establishing occupational programs related to home economics. The material for each subject matter area of home economics has been organized into these three strands, and includes an FHA-HERO emphasis. These subject matter areas are home economics education core, housing, foods and nutrition, textiles and clothing, human development, and management.

The MATCHE modules were written by subject matter specialists from various colleges and universities offering home economics and therefore each is unique in the approach used for the development of the objectives. The modules allow for differences in level of achievement, rate of learning, and learning goals. They may be used independently, combined into a sequential series, or as a random set of conceptual units. Any instructor using the material can easily adapt the material to a specific group of students, the locale, method of instruction, and available facilities. Learning may be facilitated by offering one module in conjunction with others.

As MATCHE is continuously up-dated by those using the curriculum, some concepts and objectives may be added and others deleted. The purpose is to continually strengthen the program for pre and inservice home economics teachers.

Guidelines for Use and Continuous Development of MATCHE are on file with Home Economics units in each of the fifty state departments of education plus all of the Home Economics Departments in California institutions offering home economics education. This booklet and proceedings from the four MATCHE workshops give background information concerning the purpose and development of the MATCHE project.

For further information contact:

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The project was developed under a contract with the Bureau of Homemaking Education, California State Department of Education under the provisions of PL 90-576 and PL 94-482. However, the opinions expressed herein do not necessarily reflect the position or policy of the Bureau of Homemaking Education or the U. S. Office of Education, and no official endorsement should be inferred.

MATCHE PROJECT

1974-1978

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Fifty-one MATCHE modules were written, using the format and objectives selected by the 1971 task force and advisory committee. Modules were reviewed and content validated by subject matter specialists at statewide workshops.

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CONSUMER LEGISLATIVE ISSUES

Module Objectives

The MATCHE student will be able to identify sources concerned with consumer information and legislation, briefly describe consumer legislative history, and explain the steps in analyzing a legislative issue.

Given information on a specific legislative issue, the MATCHE student will be able to critically analyze the pros and cons of the legislation according to personal, state, and national consumer implications, and then take action on the legislative issue.

Module Overview

Consumer legislation can greatly affect the public. It is essential that the public consumer should be well informed of pending consumer legislation and able to analyze this legislation and take a stand on the matter. The consumer should be able to determine how legislative issues affect him personally, as well as how they affect consumers as a whole on a state and national level.

To help you become informed about and to understand consumer legislative issues, this module is divided into two units:

Unit 1: Consumer Information Sources and Legislative History

Unit 2: Analysis of Consumer Legislation

UNIT 1

CONSUMER INFORMATION SOURCES AND LEGISLATIVE HISTORY

Objectives

The MATCHE student will be able to identify sources concerned with consumer information and legislative issues and will prepare a brochure or flyer suitable for distribution to a Spanish speaking audience.

The MATCHE student will research the history of consumer legislation at state and federal levels and will prepare an oral presentation for a selected audience.

Overview

The effective consumer should be aware of and keep up to date on consumer legislation. An understanding of the consumer movement as well as the ability to identify and research will enable the consumer to exercise his rights and responsibilities.

Lesson 1: Consumer Information and Legislation Sources

In addition to the narrative summary, all of the resources and activities presented in this lesson will enable you to determine the numerous sources available to consumers concerning consumer information and legislative issues.

Narrative Summary

Many sources are available to consumers to assist in locating and understanding consumer legislative issues. These sources are found in various forms, such as publications, governmental agencies, and some consumer action groups. Some of these sources deal on a specific level--local, state, or national--whereas others are more general.

Many states and cities have their own unique consumer agencies to serve the public. Each consumer should be aware of services that his state and local government offers. Well informed consumers are better qualified to take a stand on a particular consumer issue.

The federal government is becoming more active in consumer affairs. There are several agencies and departments concerned with consumer affairs and legislation; one of the best known is the Food and Drug Administration. The President's Commission of Consumer Interests is also active in consumer affairs.

Perhaps the best source of information available to consumers on any level is the Department of Consumer Affairs. Not only can the employees serve as helpful resources, but their numerous publications can as well.

The State Attorney General's office and the Department of Consumer Affairs can also provide assistance to consumers. A number of publications such as Consumer Reports, Consumer Bulletin, Changing Times, and The FDA Consumer deal with consumer concerns and legislative issues.

Suggested Activities

1. Select a pending consumer bill and research the issue. Justify your stand. Plan a short instructional unit on this issue for an adult group.

2. Visit the district attorney's office and interview the person in charge of consumer affairs to determine needs for future legislation in a particular consumer area.

Suggested Resources

California State Department of Consumer Affiars. Annual Survey of New Consumer Laws. Sacramento.

California State Department of Consumer Affairs. Digest of Consumer Legislation. Sacramento.

Consumer News. Washington, D. C.: Department of Health, Education, and Welfare, Office of Consumer Affairs.

Situation Report. Consumer Affairs Bulletin. Washington, D. C.: U. S. Department of Commerce.

State of California. AB-SB Weekly History. Sacramento.

There is no Progress Check for this lesson.

Lesson 2: History of Consumer Legislation

In addition to the narrative summary, all of the resources and activities presented in this lesson will enable you to become familiar with the history of consumer legislation.

Narrative Summary

Consumer protection in the form of legislation has not always been as influential as it is today, nor has it been given as much attention. It was not until 1872 that Congress first officially recognized the need for consumer protection in the form of the Criminal Fraud Statute. From that time on laws began to be passed in response to specific consumer problems.

In 1887, the Interstate Commerce Commission was formed to enforce laws in order to keep the railroads from shirking their duties. In 1906, the Federal Meat Inspection Act was passed and the Food and Drug Administration was formed. In 1915, the Federal Trade Commission was formed to maintain the free competitive enterprise. In the 1920s, the Securities and Exchange Commission was formed to regulate Wall Street. In 1938, the Federal Food, Drug, and Cosmetic Act was passed. This Act set necessary standards and safeties for drugs and cosmetics. From 1938-1960, very little was done in the form of consumer movement toward legislation.

It was not until the early 1960s that concern for consumers was felt once again. The four rights of all consumers were identified. The Consumer Advisory Council was created, as was the position of a Special Assistant to the President for Consumer Affairs. These activities have continued at the Federal level.

The current concern for consumer rights and protection is continuing the quest for better consumer conditions through legislation.

Suggested Activity

Research the history of the consumer movement and its effect on consumer legislation. Translate the research into a curriculum for students of consumer education.

Suggested Resources

Aaker, David, and George Day. Consumerism: Search for the Consumer Interest. Section A: Historical Perspective. New York: Free Press, Third Edition, 1978.

National Consumer League. Consumer's Almanac. Washington, D. C.: U. S. Department of Commerce, Consumer Affairs, Office, 1975.

Troelstrup, Arch, and Earl Hall. The Consumer in American Society. New York: McGraw Hill, 1978, Chapters 1, 16, 17 and Appendix A.

There is no Progress Check. When you feel you are ready, take the following Unit Progress Test.

UNIT 1 PROGRESS TEST

Student_____

Consumer Legislative Issues

Instructor_____

Date_____

1. Give an example of a local, state, and national source of consumer information.

2. List three people and state how each might aid a consumer in deciding upon a consumer legislative issue.

3. List four consumer magazines and describe the major purpose of each.

4. The Congress first recognized the need for consumer protection in 1872 in the form of the_____.

5. During what period was there an apparent lack in consumer concern and legislation?

6. President Kennedy renewed interest in consumer affairs in the early 1960s by doing what three things? Explain the importance of each.

ANSWER KEY
UNIT 1 PROGRESS TEST

Consumer Legislative Issues

Instructor: In booklets reproduced for students, you may wish to omit this page.

1. district attorney
   California Department of Consumer Affairs
   Food and Drug Administration
   Federal Trade Commission
   any others

2. acknowledged consumer education experts
   employee of Department of Consumer Affairs
   district attorney
   congressman

3. Consumer Reports
   Consumer Bulletin
   Changing Times
   The FDA Consumer
   any others

4. Criminal Fraud Statute

5. 1938 to 1960

6. set up four consumer rights
   formed the Consumer Advisory Council
   created the Special Assistant to the President for Consumer Affairs

UNIT 2

ANALYSIS OF CONSUMER LEGISLATION

Objectives

The MATCHE student will be able to describe the steps helpful in analyzing a specific consumer legislative issue and be able to apply this knowledge to a given issue and take a stand on it.

Given the necessary information on a specific consumer legislative issue, the MATCHE student will be able to determine the personal, state, and national implications it would have for the consumer if it were and if it were not passed.

Overview

It benefits the consumer to have some guidelines set when attempting to analyze and take a stand on a specific consumer issue. This unit suggests various steps that can be used to analyze a particular consumer legislative issue. It also presents points that can be helpful in analyzing the personal, state, and national implications for the consumer.

Lesson 1: Steps in Analysis

In addition to the narrative summary, all of the resources and activities presented in this lesson will enable you to describe the various steps which can be used to better analyze a specific consumer legislative issue.

Narrative Summary

One of the first things a consumer should do when considering a consumer legislative issue is to use the resources at hand. Any of the consumer sources given in Unit 1 and others can be most helpful in finding information about a specific consumer issue.

Once a consumer has done enough research to give him the basic background of the issue at hand, he is better prepared to analyze it. It is also helpful to know who the author of the bill is and a little about him. Reading any commentaries on the issue may help to bring out points that the consumer himself may have missed as well as to assist him in understanding the issue.

Next, by carefully reading the proposed bill, the consumer should ask himself exactly what is being said. Another way to clarify the gist of the issue at hand is to ask such questions as: What, if anything, will this change if it is passed? Will this serve as a substitute for a bill already in existence? Is this a revision of a present bill, or is it an entirely new proposal? What are the political implications, if any?

The consumer must also consider the benefits, if any, that will occur if the bill is passed. He must consider what disadvantages and side effects would be present and decide whether the benefits will outweigh these. Even though there may be some disadvantages present, the consumer must decide whether greater disadvantages presently exist without the new bill and divide these benefits and disadvantages into a list of pros and cons.

The consumer must appraise the implications that the passage or nonpassage of the bill would have on him personally. How is this going to affect his personal life and consumptive patterns? Will this force him to increase his spending habits or time and energy? Each individual will feel and be affected differently by a certain consumer issue.

The implications that a prospective consumer bill may have with regard to the state and the nation as a whole should be considered. Some states may and do have stricter consumer laws than others, and this in turn has an effect on the residents of the state. Naturally, some laws dealing with a specific consumer issue are going to affect one state more than another. If a bill will introduce tighter control on certain products, the states that deal in these products are going to be the ones most affected by the passage of that bill. The effect on a national level, however, may be entirely different. It may introduce the necessity for a larger staff and the creation of new consumer departments or commissions. It may even affect our dealings with foreign consumers.

Once a consumer has clarified the issue, analyzed it, and determined its various personal, state, and national implications, he is prepared to take a stand on it himself. With careful consideration of the facts at hand, he will take the stand which proves to be the most beneficial.

Suggested Activites

1. Participate in a local, state, or national governmental proceeding considering the passage of a bill (dealing with a consumer issue, if possible).

2. Select a proposed consumer bill and briefly analyze it. Do you feel it should be passed? Why or why not?

3. Propose a consumer bill. Set up a role playing situation of a government hearing for passage of the bill. Allow arguments and then let the group vote on its passage.

Suggested Resources

California Home Economics Association. Legislative Alert Packet. 1970-71.

Green, Mark, James Fallows, and D. Zwick. Who Runs Congress. New York: Bantam Books, 1972.

Legislative References. League of Women Voters. Washington, D. C.: 1739 M Street, N. W., 10036.

J. C. Penney Company. What's An Issue? New York: Educational Services, 1977.

Peterson, Mary B. The Regulated Consumer. Ottawa, Illinois: Green Hill, 1971.

There is no Progress Check for this lesson.

Lesson 2: Contacting Legislators

In addition to the narrative summary, all of the resources and activities presented in this lesson will enable you to initiate action on a consumer legislative issue by contacting legislators on the state and national level.

Narrative Summary

Laws are passed or defeated on the votes of legislators who are committed to vote as their constituents would want them to. If you feel strongly enough about a proposed consumer legislative issue, you should take action. Action can take the form of working independently to muster public support for or against the issue, acting in cooperation with a group of consumer activists who might wish to lobby for or against the issue, or independently contacting legislators to offer support for or arguments against the legislation. Ultimately, it is the legislators who bear the responsibility.

Suggested Activity

Draft a series of letters to offer support for or arguments against a specific consumer legislative issue. Letters should document or justify your stand on the issue. Letters should follow accepted form and should be addressed to:

a. the sponsoring legislator.
b. the legislator from your particular district.

Federal legislation under consideration would require the consideration of both senators and the congressman who represents your district. State legislation would require the consideration of your state senator and state representative or assemblyman. Submit the drafts of your letters to your instructor for evaluation.

Suggested Resources

Daly, John Hay. "How to Tell Your Story to Congress," Association Management. (January 1974): 36-44.

Legislative Terminology. Journal of Home Economics. February, 1974.

For information regarding specific legislation and identification of sponsor, contact:

Consumer Legislative Section
Department of Consumer Affairs
1020 N Street
Sacramento, CA 95814

There is no Progress Check. When you feel your are ready, take the following Unit Progress Test.

UNIT 2 PROGRESS TEST

Student_____

Consumer Legislative Issues

Instructor_____

Date_____

1. What is one of the first steps that a consumer should take when starting to analyze a consumer legislative issue?

2. List four questions a consumer can ask himself to help in analyzing a consumer legislative issues.

   a.

   b.

   c.

   d.

3. What must a consumer consider when dealing with benefits and disadvantages of consumer legislation?

4. When dealing with implications of a consumer legislative issue, what three levels must the consumer consider? Why?

5. Identify which legislators you would contact regarding a consumer legislative issue and explain why?

ANSWER KEY
UNIT 2 PROGRESS TEST

Consumer Legislative Issues

Instructor: In bookets reproduced for students, you may wish to omit this page.

1. Use your sources of consumer information to learn the background.

2. What condition will this change if it is passed?
   Is it a revision of an old bill or an entirely new proposal?
   What are the pros and the cons?
   What are the personal, state, and national implications?

3. Whether the benefits outweigh the disadvantages and if the disadvantages that would result from the passage of the bill are greater than those which already exist under the present conditions

4. personal
   state
   national

5. Requires instructor evaluation

MODULE POSTTEST

After you have completed the final unit progress test for this module, you should be ready to take the Module Posttest. See your instructor.

MODULE PRE/POSTTEST

Student_____

Consumer Legislative Issues

Instructor_____

Date_____

Student: This pre/posttest will assess your knowledge of the information presented in this module. You need study only those units that are prescribed on the basis of pretest results.

1. Name the major categories of sources of consumer information and legislation. Give several examples of each.

2. Give a brief history of the consumer legislation movement, touching on key points.

3. Given the information below regarding the consumer issue of no-fault auto insurance,

   a. analyze the issue (show the steps used).

   b. state the personal, state, and national consumer implications if the bill were passed.

   c. take a stand on the issue. Explain and back up your position with your analysis of the issue.

   No-fault insurance is a system of personal injury insurance under which a policy holder collects for damages from his own insurance company up to a fixed level, regardless of who is at blame for an accident. In return for guaranteed damages, he forfeits his right to sue, at least in most accidents. The expectation is that, with most lawsuits eliminated, the cost of auto insurance will go down. Lawsuits would be ruled out except for accidents involving serious injury or loss of life. A policy holder would have to carry collision insurance to recover the loss of his car.

Return this test to your instructor for evaluation.

ANSWER KEY
MODULE PRE/POSTTEST

Consumer Legislative Issues

Instructor:	Do not reproduce this page in students' booklets. You must retain it for grading and prescriptive purposes. Answers will vary with individuals. A preferred response might be similar to the answer presented.

1. people--instructors, district attorney, employees of consumer agencies
   agencies--Department of Consumer Affairs, Food and Drug Administration, President's Commission on Consumer Affairs
   literature--Consumer Bulletin, Consumer Reports, Changing Times, FDA Papers, publications of consumer agencies.

2. Concern was first expressed in 1872 by the passage of the Criminal Fraud Statute. From then on, interest increased with the passage of several acts such as the Federal Food, Drug, and Cosmetic Act and the forming of such commissions as the Food and Drug Administration. The consumer movement slacked off between 1938 and 1960. President John F. Kennedy helped to revive consumer interest in the early 1960s by identifying four consumer rights, by appointing a Consumer Advisory Council, and by creating the Special Assistant to the President for Consumer Affairs. Ralph Nader and the consumer movement have also played an active part in consumer legislation.

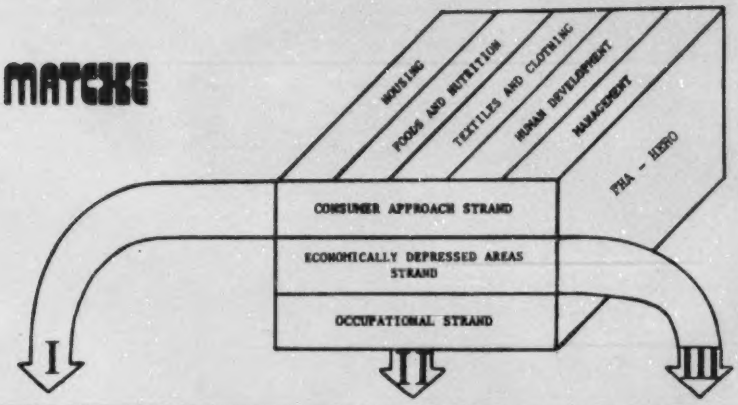
3. a. The key points or equivalent are laid out in the brief summary given. These basically are: 1) the insured receives damage payment from his company regardless of fault, 2) the right to sue is limited, and 3) collision would have to be carried to recover loss of car. Pros and cons should be noted.
   Pros: 1) The injured person collects medical bills or wage losses from his own insurance company without a court trial. 2) Victims can sue for damage in certain cases such as excessive loss, permanent damage or disability, or death. 3) Court trials will be reduced and one will not have to wait so long for damage payment. 4) Premium cost should go down. 5) The insurance industry benefits.
   Cons: 1) Trial lawyers representing the plaintiff in auto accidents will lose money. 2) Premium rates are not regulated. 3) Rights to sue will be limited. 4) A "safe" driver will have no advantage over a "careless" one, as everyone will pay equal insurance rates regardless of his or her risk element. 5) One will have to carry collision insurance (even if the car is not worth it) in order to receive damages. 6) A negligent driver will have no duty or responsibility to the victim of his carelessness. The passage of this bill would revise our present system of auto insurance. It would impose a uniform system upon all the citizens.

The pros and cons show that there are good points as well as disadvantages that would result from the passage of this bill. Students will have to decide for themselves which of these outweigh the others. Their views of what a pro or con actually is may also differ from those listed.

b. If this were passed on a national level, it would unify all the systems of insurance presently used. Each citizen would have the same rights and benefits. The citizens of Colorado would be paying the same rates and be under the same insurance plan as those of New York. Because these are very different states, their needs for insurance may differ. This may also be true of cities within the same state. If it were passed solely on the state level, a more individualized plan for each particular state could be put into use. On a personal level, this plan would ensure each policy holder that he would be paid damages by his insurance company regardless of fault. In return, he would give up his right to sue and to a trial in most situations. His rates might go down because less of his premium would go to legal fees. Students will value these and other points brought out by this proposal in their own individual ways.

c. Students should take a definite stand on the issue and cite some of the points given in the answers to sections (a) and (b) of this question to substantiate their argument.

MATRIX



	I	II	III
A.	CORE: CONSUMER APPROACH TO HOMEMAKING EDUCATION 1 Life Styles and the Consumer 2 Community Consumer Resources 3 Consumer Rights and Responsibilities 4 Incorporating the Consumer Approach in Homemaking Classes	CORE: ESTABLISHING OCCUPATIONAL PROGRAMS 1 Analyzing Job Market Opportunities 2 Developing Occupational Programs 3 Implementing Occupational Programs 4 Evaluating Occupational Programs	CORE: TEACHING HOME ECONOMICS IN ECONOMICALLY DEPRESSED AREAS 1 Characteristics of Economically Depressed Areas 2 Life Style Characteristics of Economically Depressed Areas 3 Community Resources for Economically Depressed Areas 4 Developing and Implementing Programs for Economically Depressed Areas
	AREA (Module) PACKAGES	AREA (Module) PACKAGES	AREA (Module) PACKAGES
B.	HOUSING 1 Consumer Use of the Community 2 Procedures for Selecting a Community 3 Procedures for Selecting Housing 4 Shopping for a Home Loan 5 Procedures for Selecting Furnishings 6 Maintenance Procedures for Surfaces, Furniture, and Appliances	HOUSING 1 Occupational Opportunities Related to Housing and Interiors 2 Required Skills for Retail Sales of Furnishings and Related Household Items	HOUSING 1 Low Income Housing 2 Government Housing Programs 3 Low Income Furnishings
C.	FOODS AND NUTRITION 1 Technological, Sociological, Ecological, and Environmental Factors Related to Food 2 Regulatory Agencies Responsible for Wholesomeness and Quality of Foods 3 Consumer Aspects in Planning Meals 4 Cultural Food Patterns 5 Influences on Food Prices	FOODS AND NUTRITION 1 Occupational Opportunities Related Foods and Nutrition 2 Operations and Activities of a Food Service Operation 3 Managing a Food Service Operation	FOODS AND NUTRITION 1 Food Availability in Economically Depressed Areas 2 Low Income Food Patterns 3 Meal Management on a Low Income
D.	TEXTILES AND CLOTHING 1 Consumer Approach to Textiles and Clothing 2 Sociological, Psychological, and Economic Factors Affecting Clothing Selection 3 Clothing Needs of Individuals 4 Applications and Implications of New Technology in Textiles and Clothing	TEXTILES AND CLOTHING 1 Occupational Opportunities Related Textiles and Clothing 2 Assembly Line Garment Construction 3 Merchandising Textiles and Ready-To-Wear	TEXTILES AND CLOTHING 1 Clothing the Individual and Family 2 Utilizing Resources for Clothing and Textiles
E.	HUMAN DEVELOPMENT 1 Societal Changes Affecting the Family 2 The Relationship Between Spending Patterns and Interpersonal Relationships 3 Financial Pressures in Various Life Styles and Cycles 4 Individuals and Families in Crisis 5 Consumper Aspects of Parenthood	HUMAN DEVELOPMENT 1 Occupational Opportunities Related to Human Development 2 Children's Center Aide 3 Developing Programs for Preschool Children 4 Convalescent Home Aide	HUMAN DEVELOPMENT 1 Characteristics of Economically Depressed Area Families 2 The Child and the Economically Depressed Area Family 3 Resources for the Economically Depressed Area Family
F.	MANAGEMENT 1 Relationship Between National and Consumer Economics 2 Consumer Legislative Issues 3 Environmental Issues and the Consumer 4 Financial Management 5 Family and Individual Credit Management 6 Management View of the Multiple Role 7 The Metric System	MANAGEMENT 1 Occupational Opportunities Related to Home Management and Supporting Services 2 Occupational Preparation for Jobs Utilizing Housekeeping Skills	MANAGEMENT 1 Management Skills 2 Money Management 3 Marketing Practices in Relation to Low Income Clientele